



The Home Improvement Program

The Home Improvement Program is sponsored and administered by the Community Development Department of the City of Council Bluffs. The program provides technical and financial assistance to homeowners for repairs necessary to meet housing standards. This brochure provides you with the necessary information needed to determine if you meet the guidelines for eligibility.



Home Improvement Program

City of Council Bluffs
Community Development



Community Development Department

Mailing Address: 209 Pearl Street
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Council Bluffs, Iowa 51503

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[http://www.communitydev.
councilbluffs-ia.gov](http://www.communitydev.councilbluffs-ia.gov)



OUR MISSION

The mission of the Rehabilitation Division is to access and maximize available resources and promote opportunities for eligible participants and properties to improve the physical condition that enhances neighborhood stability.

IN PURSUIT OF NEIGHBORHOOD IMPROVEMENT

This program has been developed to assist qualified families and homeowners in improving the value, appearance and quality of their homes. For the most part, the purchase of a home is the single largest investment each of us makes, and we want to help you take care of and protect your investment. This program guides residents of Council Bluffs through the entire process of home improvement, with fully qualified, licensed professional contractors and tradesmen.

ELIGIBILITY

If you have owned a home for at least 6 months and live within the Council Bluffs city limits, you may be eligible to receive home repair assistance up to \$20,000. Repairs include code related and exterior property improvement items, energy conservation, and fire protection.

ELIGIBILITY CONTINUED...

We are mandated by law to follow all EPA, Iowa Health Department and local statutes to reduce lead hazards, if present. Priority shall be given to code related repairs.

Currently, two types of funding are available to qualified homeowners, *Forgivable* and *Interest-Free Installment Loans*. To be eligible for either of these loans, the applicant must meet the income eligibility requirements outlined in the table below.

To be eligible for an interest-free installment loan, the applicant must meet the income limits and demonstrate the willingness and ability to make the required payments. The maximum loan term is 20 years. Loans may be paid off early without penalty and are limited to \$20,000.

Income Limits (Maximum Assistance of \$20,000)			
# of Persons in Household	\$12,000 Forgivable Loan	\$7,500 Forgivable Loan	Interest Free Installment
1	\$13,950	\$23,300	\$37,250
2	\$15,950	\$26,600	\$42,550
3	\$17,950	\$29,950	\$47,900
4	\$19,950	\$33,250	\$53,200
5	\$21,550	\$35,900	\$57,450
6	\$23,150	\$38,550	\$61,700
7	\$24,750	\$41,250	\$65,950
8+	\$26,350	\$43,900	\$70,200

APPLICATION PROCESS

The application process begins with your phone call. Information concerning location, family size and income will determine whether your name is placed on a waiting list. When your name comes up, you will receive an application. The information that you supply will be kept confidential.

Once your application is received, an inspection will be scheduled. Based upon the inspection, a cost estimate will be prepared. It will be up to you to decide whether or not to continue with the loan process.

Upon approval of the work write-up, you will be provided with a current list of qualified contractors who work with the program. You will be required to select at least two contractors to bid on your project. The contractor submitting the lowest responsible bid will be awarded the contract, pending loan approval.

After contract approval, the loan closing will be scheduled. At the loan closing, you be required to sign various loan documents. Construction begins within 30 days following the loan closing. Our staff will meet with you and your contractor as the project progresses.

For additional information about these programs or to be placed on our waiting list, please contact our office at 328-4629. We are located at 403 Willow Avenue, on the second floor of Community Hall.